REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1, 2, 5-8, 11, 12, 16 and 17 are pending in the present application. Claims 1, 2, 7 and 8 are amended, Claims 3, 4, 9, 10, 13, 14 and 15 are cancelled and Claims 16 and 17 are added by the present amendment. Claim amendments find support in the application as originally filed, thus, no new matter is added.

In the outstanding Action, Claims 1, 2, 4-8 and 10-15 were rejected under 35 U.S.C. 103(a) as being unpatentable over <u>Bishop et al.</u> (U.S. Patent No. 5,826,082 herein referred to as "<u>Bishop</u>") in view of <u>Nassor</u> (U.S. Patent No. 6,687,800); and Claims 3 and 9 were objected to as dependent on a rejected base claim but would be allowable if re-written in independent form including all of the features of any intervening claims.

Initially, Applicants gratefully acknowledge the indication of the allowable subject matter in Claims 3 and 9.

Accordingly, Applicants have cancelled allowable Claims 3 and 9 and have incorporated the features recited therein into independent Claim 1 and 7. Specifically, Claim 1 has been amended to include the relevant features of Claims 2 and 3 and Claim 7 has been amended to include the relevant features of Claims 8 and 9. Furthermore, newly added Claims 16 and 17 have been drafted to correspond to amended Claims 1 and 7 with the term "chipcard" being replaced by the term "portable resource module" as is supported by the original disclosure and claims.

Therefore, Applicants respectfully submit that the rejection of Claims 1, 2, 4-8 and 10-15 under 35 U.S.C. §103(a) as unpatentable over <u>Bishop</u> and <u>Nassor</u> is moot.

Accordingly, Applicants respectfully submit that Claims 1, 2, 5-8, 11, 12, 16-17 patentably distinguish over the cited references. Thus, Applicants respectfully request that the §103(a) rejection of the outstanding claims be withdrawn.

Consequently, in view of the present amendment, no further issues are believed to be outstanding in the present application, and the present application is believed to be in condition for formal Allowance.

Respectfully submitted,

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